



# Success Story

## Stablizing retiree healthcare

Lehigh Hanson cements its retiree healthcare strategy



VIA BENEFITS®  
By WTW



## About Lehigh Hanson

Since 1897, Lehigh Hanson has supplied the foundational materials needed for modern construction — cement, aggregates, concrete and asphalt — throughout North America. Once a single cement plant in Pennsylvania, acquisitions, partnerships and modernization transformed Lehigh Hanson into one of the construction industry's leading providers with sites throughout the United States and Canada.



## The Challenge

### Modernize retiree medical programs acquired after mergers and acquisitions into a comprehensive program for both union and nonunion employees.

Lehigh Hanson's growth model has led to additional customers, product lines and business opportunities. It also has left the company with an amalgamation of union and nonunion employees. The company's employees are located at more than 550 locations and are represented by more than 150 unions, which has made benefit planning complicated.

"We have been in business for a long time and, not shockingly, there's been a lot of mergers and acquisitions," says Wendy Cammack, Lehigh Hanson's employee services manager in charge of its retiree medical program. "Like a lot of companies, this created a variety of benefits that we were trying to coordinate and assimilate over time."

Devoted to its tight-knit employee team, Lehigh Hanson historically provided Medicare-eligible retiree group medical coverage. The options varied between employee group, legacy employer, retirement dates and union contracts. **It was clear that streamlining retiree benefits was a necessity.**

## The Solution

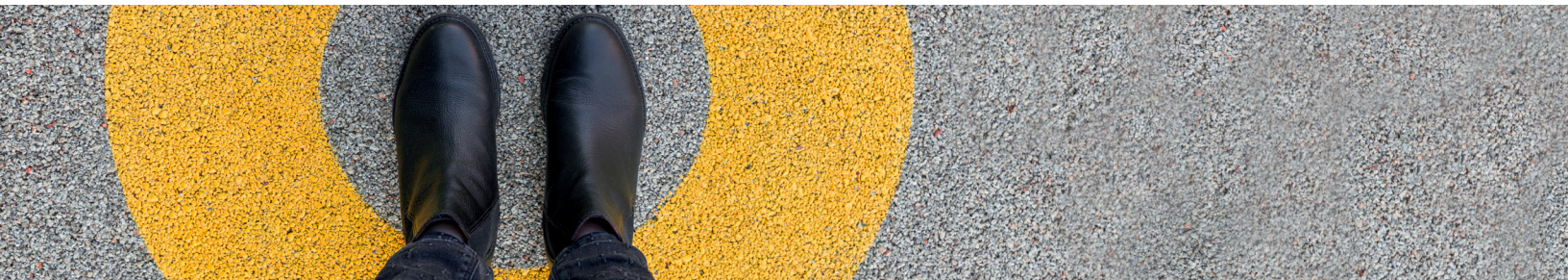
### Elevate retiree healthcare and support through Via Benefits, WTW's Individual Marketplace.

For Lehigh Hanson, it was time for unification — a move that would offer union and nonunion retirees a variety of plans at reasonable and, in some cases, reduced cost. **"With all our different unions, there was a lot of sensitivity, but we needed to do something,"** Bob Merriman, Senior Manager of Group Benefits explains.

Lehigh Hanson turned to Via Benefits with a health reimbursement arrangement, intrigued by the opportunity for retirees to tailor their plans to their healthcare needs.

In addition, the marketplace allowed Lehigh Hanson to offer retirees access to insurance carriers and plans that spanned the country. "We're spread out East Coast to West Coast," Cammack notes. "One coverage doesn't work for everyone geographically. So moving to the Individual Marketplace gave retirees more flexibility."

Lehigh Hanson first transitioned its previously salaried retirees to the Individual Marketplace followed by its unions. By the time of the union transition, union representatives had heard the positive impact Via Benefits was making with the salaried retirees.





## The Result

**A streamlined health program, cost savings for Lehigh Hanson and better service and value for retirees.**

Lehigh Hanson's transition was smooth. In addition to streamlining its retiree health care program, it was able to provide retirees with **better value** and saw **cost savings**. The change also allowed the company to allocate resources formerly dedicated to administering retiree medical benefits to other departments.

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**The Individual Marketplace model helped us achieve our goals of managing our Medicare benefits holistically and providing better service and better value to our retirees.**

Bob Merriman  
Senior Manager of Group Benefits

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[OptimizeRetireeBenefits.com](https://www.optimizeRetireeBenefits.com)

**About Via Benefits by WTW**

Via Benefits Insurance Services has helped more than two million people evaluate and enroll in individual health insurance. Via Benefits is a resource offering personal service to help retirees understand coverage options through a robust online experience supported by an award-winning customer service team. Founded in 2004, it operates the first and largest Medicare marketplace in the country and, in 2014, expanded to include individual and family plans for Pre-Medicare retirees.



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